

UNITED STATES BANKRUPTCY COURT
District of New Jersey

IN RE: Rickey L. Crumbley

Case No.: 17-13268

Judge: JKS

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS - AMENDED

☐ Original☒ Modified/Notice RequiredDate: October 16,
2017☐ Motions Included☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
 CHAPTER 13 OF THE BANKRUPTCY CODE.

YOUR RIGHTS WILL BE AFFECTED.

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney _____ Initial Debtor: RLC Initial Co-Debtor _____

Part 1: Payment and Length of Plan

a. The debtor shall pay 500.00 Monthly to the Chapter 13 Trustee, starting on March 1, 2017 for approximately 36 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future Earnings
☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

- ☒ Sale of real property
Description: 184-186 Hawthorne Avenue, Newark, NJ 07112
Proposed date for completion: March 31, 2018

- ☐ Refinance of real property:
Description:
Proposed date for completion:

- ☒ Loan modification with respect to mortgage encumbering property:
Description: Location: 121 South Street, Newark, NJ 07107
All Arrears will be put into the Loan Modification.
Proposed date for completion: December 31, 2017

- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

☒ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

| Creditor | Type of Priority | Amount to be Paid |
|---------------------------|-------------------------------|-------------------|
| Russell L. Low 4745 | Attorney Fees | 2,500.00 |
| Internal Revenue Services | Taxes and certain other debts | 0.00 |

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

- ☒ None
☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

| Creditor | Type of Priority | Claim Amount | Amount to be Paid |
|----------|------------------|--------------|-------------------|
|----------|------------------|--------------|-------------------|

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

| Creditor | Collateral or Type of Debt | Arrearage | Interest Rate on Arrearage | Amount to be Paid to Creditor (In Plan) | Regular Monthly Payment (Outside Plan) |
|--|---|-----------|----------------------------|---|--|
| City Ntl Bk/Ocwen Loan Service/Caliber H | 121 South Street Newark, NJ 07107 Essex County Location: 121 South Street, Newark, NJ 07107 | 50,921.00 | 0.00 | 2,004.43 | 587.00 |
| Shell Point | 1095 Grove Street Irvington, NJ 07111 Essex County Location: 1095 Grove Street, Irvington NJ 07111 | 1.00 | 0.00 | 0.00 | 948.00 |

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

| Creditor | Collateral or Type of Debt | Arrearage | Interest Rate on Arrearage | Amount to be Paid to Creditor (In Plan) | Regular Monthly Payment (Outside Plan) |
|----------------------------------|--|------------|----------------------------|---|--|
| City of Newark | 184-186 Hawthorne Ave. Newark, NJ 07112 Essex County Location: 184-186 Hawthorne Avenue, Newark, NJ 07112 | 104,935.26 | 18.00 | 5,553.93 | 916.47 |
| Heartwood 55 LLC | 184-186 Hawthorne Ave. Newark, NJ 07112 Essex County Location: 184-186 Hawthorne Avenue, Newark, NJ 07112 | 58,689.68 | 18.00 | 3,106.28 | 916.48 |
| MTAG Cust Alterna Funding 1, LLC | 184-186 Hawthorne Ave. Newark, NJ 07112 Essex County Location: 184-186 Hawthorne Avenue, Newark, NJ 07112 | 57,348.66 | 18.00 | 3,035.36 | 916.48 |

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

| Name of Creditor | Collateral | Interest Rate | Amount of Claim | Total to be Paid through the Plan Including Interest Calculation |
|------------------|------------|---------------|-----------------|--|
|------------------|------------|---------------|-----------------|--|

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

| Creditor | Collateral | Scheduled Debt | Total Collateral Value | Superior Liens | Value of Creditor Interest in Collateral | Annual Interest Rate | Total Amount to Be Paid |
|------------|---|----------------|------------------------|--|--|----------------------|-------------------------|
| Bk Of Amer | 1095 Grove Street Irvington, NJ 07111 Essex County Location: 1095 Grove Street, Irvington NJ 07111 | 65,754.00 | 95,000.00 | 1st Mortgage Shell Point - 66,192.00 1st Mortgage Shell Point - 66,192.00 | No value | N/A | 0.00 |

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

| Creditor | Collateral to be Surrendered | Value of Surrendered Collateral | Remaining Unsecured Debt |
|----------|------------------------------|---------------------------------|--------------------------|
|----------|------------------------------|---------------------------------|--------------------------|

f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Creditor
City of Newark
Macwcp II, LLP
Shell Point

g. Secured Claims to be Paid in Full Through the Plan ☒ NONE

| Creditor | Collateral | Total Amount to be Paid through the Plan |
|----------|------------|--|
|----------|------------|--|

Part 5: Unsecured Claims ☒ NONE

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

☐ Not less than \$_____ to be distributed *pro rata*

☐ Not less than _____ percent

☒ *Pro Rata* distribution from any remaining funds

b. **Separately Classified Unsecured** claims shall be treated as follows:

| Creditor | Basis for Separate Classification | Treatment | Amount to be Paid |
|----------|-----------------------------------|-----------|-------------------|
|----------|-----------------------------------|-----------|-------------------|

Part 6: Executory Contracts and Unexpired Leases ☒ **NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

| Creditor | Arrears to be Cured in Plan | Nature of Contract or Lease | Treatment by Debtor | Post-Petition Payment |
|----------|-----------------------------|-----------------------------|---------------------|-----------------------|
|----------|-----------------------------|-----------------------------|---------------------|-----------------------|

Part 7: Motions ☐ **NONE**

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. **Motion to Avoid Liens under 11 U.S.C. Section 522(f).** ☒ **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

| Creditor | Nature of Collateral | Type of Lien | Amount of Lien | Value of Collateral | Amount of Claimed Exemption | Sum of All Other Liens Against the Property | Amount of Lien to be Avoided |
|----------|----------------------|--------------|----------------|---------------------|-----------------------------|---|------------------------------|
|----------|----------------------|--------------|----------------|---------------------|-----------------------------|---|------------------------------|

b. **Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.** ☐ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

| Creditor | Collateral | Scheduled Debt | Total Collateral Value | Superior Liens | Value of Creditor's Interest in Collateral | Total Amount of Lien to be Reclassified |
|----------|------------|----------------|------------------------|----------------|--|---|
|----------|------------|----------------|------------------------|----------------|--|---|

| Creditor | Collateral | Scheduled Debt | Total Collateral Value | Superior Liens | Value of Creditor's Interest in Collateral | Total Amount of Lien to be Reclassified |
|------------|--|----------------|------------------------|--|--|---|
| Bk Of Amer | 1095 Grove Street Irvington, NJ 07111 Essex County Location: 1095 Grove Street, Irvington NJ 07111 | 65,754.00 | 95,000.00 | 1st Mortgage Shell Point - 66,192.00 1st Mortgage Shell Point - 66,192.00 | -37,384.00 | 65,754.00 |

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ■ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

| Creditor | Collateral | Scheduled Debt | Total Collateral Value | Amount to be Deemed Secured | Amount to be Reclassified as Unsecured |
|----------|------------|----------------|------------------------|-----------------------------|--|
|----------|------------|----------------|------------------------|-----------------------------|--|

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ■ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: June 21, 2017.

| Explain below why the plan is being modified: | Explain below how the plan is being modified: |
|---|--|
| Amended plan to correct Bank of America's claim treatment and extended time to sell property. | Debtor will sell property by March 31, 2018. |

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are void.

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Certification.

I certify under penalty of perjury that the plan contains no non-standard provisions other than those set forth in this final paragraph.

| | | |
|-------|-------------------------|---|
| Date | <u>October 16, 2017</u> | <u>/s/ Russell L. Low</u> Russell L. Low 4745 |
| Date: | <u>October 16, 2017</u> | <u>Attorney for the Debtor</u> <u>/s/ Rickey L. Crumbley</u> Rickey L. Crumbley |
| Date: | <u></u> | <u>Debtor</u> |
| | | <u>Joint Debtor</u> |

Signatures

The Debtor(s) and the attorney for the Debtor(s) if any, must sign this Plan.

| | | |
|------|-------------------------|--|
| Date | <u>October 16, 2017</u> | <u>/s/ Russell L. Low</u> Russell L. Low 4745 |
| | | <u>Attorney for the Debtor</u> |

I certify under penalty of perjury that the above is true.

| | | |
|-------|-------------------------|---|
| Date: | <u>October 16, 2017</u> | <u>/s/ Rickey L. Crumbley</u> Rickey L. Crumbley |
| Date: | <u></u> | <u>Debtor</u> |
| | | <u>Joint Debtor</u> |

Certificate of Notice Page 8 of 9
 United States Bankruptcy Court
 District of New Jersey

In re:
 Rickey L. Crumbley
 Debtor

Case No. 17-13268-JKS
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: pdf901

Page 1 of 2
 Total Noticed: 45

Date Rcvd: Oct 17, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 19, 2017.

db +Rickey L. Crumbley, 1095 Grove Street, Irvington, NJ 07111-4124
 cr +U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER, Phelan Hallinan & Schmieg, PC,
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
 cr +U.S. Bank, N.A., et al, Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Suite 200,
 Warrington, PA 18976-3400
 516656023 +Asset Acceptance LLC/Chase Bank/Midland, c/o Leonard Franco Jr.,
 1037 Raymond Blvd., Suite 710, PO Box 771, Newark, NJ 07101-0771
 516656024 +Asset Acceptance, LLC/Midland Credit Man, PO Box 2036, Warren, MI 48090-2036
 516656025 +Bank of America, Attn: Correspondence Unit/CA6-919-02-41, Po Box 5170,
 Simi Valley, CA 93062-5170
 516713815 +Bank of America, N.A., P.O. Box 31785, Tampa, FL 33631-3785
 516656026 +Bk Of Amer, 1800 Tapo Canyon Rd, Simi Valley, CA 93063-6712
 516656029 +CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: Citi, CitiCard Credit Services/Centralized Ban, Po Box 20507,
 Kansas City, MO 64195)
 516656027 +Caliber Home Loans, PO Box 619063, Dallas, TX 75261-9063
 516656028 Cci, Contract Callers I, Augusta, GA 30901
 516656030 +City Ntl Bk/Ocwen Loan Service/Caliber H, Attn: Bankruptcy, P.O. Box 24738,
 West Palm Beach, FL 33416-4738
 516656031 +City of Newark, 920 Broad Street, Newark, NJ 07102-2660
 516656033 +Comenity Bank/shpathme, 4590 E Broad St, Columbus, OH 43213-1301
 516656035 +Everest Receivable Services, 5165 Broadway #112, Depew, NY 14043-4012
 516656036 +First National Collecrtion Bureau, 610 Waltham Way, Sparks, NV 89434-6695
 516656037 +Gary C. Zeitz, LLC, 1101 Laurel Oak Road, Suite 170, Voorhees, NJ 08043-4381
 516656039 +Heartwood 55 LLC, PO box 5707, Fort Lauderdale, FL 33310-5707
 516656048 +MTAG Cust Alterna Funding 1, LLC, PO Box 54817, New Orleans, LA 70154-4817
 516763842 +MTAG-Cust-ATCF II NJ-Cap One, Gary C. Zeitz, LLC, 1101 Laurel Oak Road, Suite 170,
 Voorhees, NJ 08043-4381
 516897973 +MTGLQ Investors, L.P., Shellpoint Mortgage Servicing, PO Box 10826,
 Greenville SC 29603-0826
 516656044 +Macwcp II, LLP, Attn: Gary C. Zeitz, LLC, 1105 Laurel Oak Road, Suite 136,
 Voorhees, NJ 08043-4312
 516656051 +Moses Rountree, Jr., 30 Wilbur Ave., Newark, NJ 07112-2312
 516656049 +Palisade Collection LLC, PO Box 1244, Englewood Cliffs, NJ 07632-0244
 516656050 +Rjm Acq Llc, 575 Underhill Blvd Suite 224, Syosset, NY 11791-3416
 516754869 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Division of Taxation, P.O. Box 245,
 Trenton, NJ 08695-0245)
 516656052 +Sears/cbna, Po Box 6283, Sioux Falls, SD 57117-6283
 516656053 +Shell Point, PO Box 10826, Greenville, SC 29603-0826
 516656055 +Stern & Eisenberg, PC, 1040 N. Kings Highway, Suite 407, Cherry Hill, NJ 08034-1925
 516656040 ++WACHOVIA BANK NA, MAC X2303-01A, 1 HOME CAMPUS, 1ST FLOOR, DES MOINES IA 50328-0001
 (address filed with court: Homeq Servicing, P.o. Box 13716, Sacramento, CA 95853)
 516656058 +Wachov/ftu/Wells Fargo, Po Box 31557, Mac B6955-01b, Billings, MT 59107-1557
 516656059 ++Wells Fargo, PO Box 6412, Carol Stream, IL 60197-6412

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 17 2017 22:36:05 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregron03.ne.ecf@usdoj.gov Oct 17 2017 22:36:02 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516656034 +E-mail/Text: mrdiscen@discover.com Oct 17 2017 22:35:23 Discover Fin Svcs Llc,
 Po Box 15316, Wilmington, DE 19850-5316
 516656038 +E-mail/PDF: gecsed@recoverycorp.com Oct 17 2017 22:38:37 GECRB/ShopNBC, Attn: Bankruptcy,
 Po Box 103104, Roswell, GA 30076-9104
 516656041 E-mail/Text: cio.bncmail@irs.gov Oct 17 2017 22:35:39 Internal Revenue Services,
 PO BOX 7346, Philadelphia, PA 19101-7346
 516729797 E-mail/PDF: resurgentbknofications@resurgent.com Oct 17 2017 22:38:26 LVNV Funding LLC,
 c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 516694122 +E-mail/PDF: resurgentbknofications@resurgent.com Oct 17 2017 22:38:05
 LVNV Funding LLC c/o Resurgent Capital Services, P.O. Box 10675, Greenville, SC 29603-0675
 516656042 +E-mail/PDF: resurgentbknofications@resurgent.com Oct 17 2017 22:38:26 LVNV Funding, LLC,
 PO Box 10497, Greenville, SC 29603-0497
 516656045 +E-mail/Text: bankruptcydpt@mcmsg.com Oct 17 2017 22:36:02 Midland Credit Management, Inc.,
 P.O. Box 2036, Warren, MI 48090-2036
 516656047 +E-mail/Text: bankruptcydpt@mcmsg.com Oct 17 2017 22:36:02 Midland Funding,
 8875 Aero Dr Ste 200, San Diego, CA 92123-2255
 516656056 +E-mail/PDF: gecsed@recoverycorp.com Oct 17 2017 22:38:16 Synch/lord & Tay, Po Box 965015,
 Orlando, FL 32896-5015
 516885509 +E-mail/Text: ECMBKMail@Caliberhomeloans.com Oct 17 2017 22:36:57 U.S. Bank Trust, et al.,
 c/o Caliber Home Loans, Inc., 13801 Wireless Way, Oklahoma City, OK 73134-2500

District/off: 0312-2

User: admin
Form ID: pdf901

Page 2 of 2
Total Noticed: 45

Date Rcvd: Oct 17, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516656057 +E-mail/Text: ebn@vativrecovery.com Oct 17 2017 22:35:49 Vativ Recovery Solutions, LLC,
PO Box 19249, Sugar Land, TX 77496-9249

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER, Phelan Hallinan & Schmieg, PC,
400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
516656032* +City of Newark, 920 Broad Street, Newark, NJ 07102-2660
516656043* +LVNV Funding, LLC, PO Box 10497, Greenville, SC 29603-0497
516789297* LVNV Funding, LLC, c/o Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
516656046* +Midland Credit Management, Inc., P.O. Box 2036, Warren, MI 48090-2036
516656054* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Division of Taxation, PO Box 283,
Trenton, NJ 08695)

TOTALS: 0, * 6, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 19, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 16, 2017 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST nj.bkecf@fedphe.com
Andrew M. Lubin on behalf of Creditor MTGLQ INVESTORS, L.P. bkecf@milsteadlaw.com, alubin@milsteadlaw.com
Denise E. Carlon on behalf of Creditor MTGLQ INVESTORS, L.P. dcarlon@kmlawgroup.com, bkggroup@kmlawgroup.com
Elizabeth L. Wassall on behalf of Creditor Bank of America, N.A. vbarber@udren.com, ewassall@udren.com
Linda S. Fossi on behalf of Creditor MTAG-Cust-ATCF II NJ-Cap One lfossi@zeitlawfirm.com, gzeit@zeitlawfirm.com; cdillon@zeitlawfirm.com; rzeit@zeitlawfirm.com
Marie-Ann Greenberg magecf@magtrustee.com
Michael Frederick Dingerdisen on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST, BY CALIBER HOME LOANS, INC., AS ITS ATTORNEY IN FACT nj.bkecf@fedphe.com
Russell L. Low on behalf of Debtor Rickey L. Crumbley rbear611@aol.com, ecf@lowbankruptcy.com; r57808@notify.bestcase.com
Steven P. Kelly on behalf of Creditor U.S. Bank, N.A., et al skelly@sterneisenberg.com, bkecf@sterneisenberg.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10